

**UNITED STATES BANKRUPTCY COURT**  
**OREGON**

**James Melvin Wright and Katherine**

In re Lynne Wright,  
*Debtor*

Case No. 15-61037-fra13

Chapter 13

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>YES</b>	<b>1</b>	\$ <b>157,250.00</b>		
B - Personal Property	<b>YES</b>	<b>4</b>	\$ <b>41,326.28</b>		
C - Property Claimed as Exempt	<b>YES</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>YES</b>	<b>1</b>		\$ <b>199,705.17</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>NO</b>			\$ <b>5,155.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>NO</b>			\$ <b>15,916.18</b>	
G - Executory Contracts and Unexpired Leases	<b>NO</b>				
H - Codebtors	<b>NO</b>				
I - Current Income of Individual Debtor(s)	<b>YES</b>	<b>2</b>			\$ <b>3,149.49</b>
J - Current Expenditures of Individual Debtors(s)	<b>YES</b>	<b>4</b>			\$ <b>2,697.45</b>
TOTAL		<b>13</b>	\$ <b>198,576.28</b>	\$ <b>220,776.35</b>	

**UNITED STATES BANKRUPTCY COURT**  
**OREGON**

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**James Melvin Wright and Katherine**  
 In re Lynne Wright,  
*Debtor*

Case No. 15-61037-fra13Chapter 13**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ <b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ <b>5,155.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ <b>0.00</b>
Student Loan Obligations (from Schedule F)	\$ <b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ <b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ <b>0.00</b>
TOTAL	\$ <b>5,155.00</b>

**State the following:**

Average Income (from Schedule I, Line 12)	\$ <b>3,149.49</b>
Average Expenses (from Schedule J, Line 22)	\$ <b>2,697.45</b>
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$ <b>3,802.96</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ <b>90,417.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ <b>5,155.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ <b>0.00</b>
4. Total from Schedule F		\$ <b>15,916.18</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ <b>106,333.18</b>

**In re James Melvin Wright and Katherine Lynne Wright,**  
**Debtor**

**Case No. 15-61037-fra13**  
**(If known)**

## **SCHEDULE A - REAL PROPERTY**

<b>DESCRIPTION AND LOCATION OF PROPERTY</b>	<b>NATURE OF DEBTOR'S INTEREST IN PROPERTY</b>	<b>Husband, Wife, Joint, or Community</b>	<b>CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION</b>	<b>AMOUNT OF SECURED CLAIM</b>
Primary Residence - Single Family Home 27650 Andy Riggs Road Grand Ronde OR 97347	Tenancy by the Entirety	J	\$120,000.00	\$120,984.00
Land at 27650 Andy Riggs Road Grand Ronde OR	Deed of Trust	H	\$37,250.00	\$17,110.00
Total ►			\$157,250.00	

(Report also on Summary of Schedules.)

In re James Melvin Wright and Katherine Lynne Wright,  
DebtorCase No. 15-61037-fra13  
(If known)**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking # 3306 @ Chase	J	\$1,794.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods	J	\$12,100.00
		Provisions (wood stove pellets)	J	\$75.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing apparel; jewelry	J	\$500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		Firearms: 10.22 Ruger: \$100; 20 guage shotgun: \$90; 270 Remington: \$150	H	\$340.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

In re James Melvin Wright and Katherine Lynne Wright,  
DebtorCase No. 15-61037-fra13  
(If known)**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) Retirement plan	H	\$2,500.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Disposable earnings due debtor paid bi-weekly	H	\$713.28
		Disposable earnings due joint debtor, paid bi-weekly	W	\$612.00

In re James Melvin Wright and Katherine Lynne Wright,  
DebtorCase No. 15-61037-fra13  
(If known)**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		Potential Indemnification Claim vs Glenn Garbutt re Michelle Cameron	J	\$20,000.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Ford Mustang CP	J	\$1,152.00
		1993 Chevrolet pickup	J	\$1,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Domestic animals and supplies	J	\$40.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

In re James Melvin Wright and Katherine Lynne Wright,  
DebtorCase No. 15-61037-fra13  
(If known)**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	X			

3 continuation sheets attached      Total ► \$41,326.28

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

**In re James Melvin Wright and Katherine Lynne  
Wright,**  
**Debtor**

**Case No. 15-61037-fra13**  
**(If known)**

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$155,675.\*

<b>DESCRIPTION OF PROPERTY</b>	<b>SPECIFY LAW PROVIDING EACH EXEMPTION</b>	<b>VALUE OF CLAIMED EXEMPTION</b>	<b>CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION</b>
0.90 acres	11 USC § 522(d)(5)	\$25,450.00	\$37,250.00
Household goods	11 USC § 522(d)(3)	\$12,100.00	\$12,100.00
Provisions (wood stove pellets)	11 USC § 522(d)(3)	\$75.00	\$75.00
Wearing apparel	11 USC § 522(d)(3)	\$500.00	\$500.00
1998 Ford	11 USC § 522(d)(2)	\$1,152.00	\$1,152.00
1993 Chevrolet	11 USC § 522(d)(2)	\$1,500.00	\$1,500.00
401(k)	11 USC § 522(d)(12)	100%	\$2,500.00

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re James Melvin Wright and Katherine Lynne Wright,  
 Debtor

Case No. 15-61037-fra13

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN , AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.  <b>Caliber Home Loans Inc 13801 Wireless Way Oklahoma City, OK 73134-2550</b>		J	7/23/01 First Mortgage  1971 14' X 70' Singlewide with top out Gentry manufactured home; 3 bed 1 1/2 bath; full deck without railing.  VALUE \$ <b>\$120,000.00</b>				<b>\$95,894.00</b>	
ACCOUNT NO.  <b>Michelle Cameron c/o Adam J. Brittle, Atty. 1130 SW Morrison Street, Suite 312 Portland, OR 97205-2215</b>		J	4/23/2008 Judgment Lien  1971 14' X 70' Singlewide with top out Gentry manufactured home; 3 bed 1 1/2 bath; full deck without railing.  VALUE \$ <b>\$120,000.00</b>			X	<b>\$78,811.17</b>	<b>\$65,417.00</b>
ACCOUNT NO.  <b>Oregon Affordable Housing Assistance Corp Richard Anderson Law, PC, Reg. Agent 8625 SW Cascade Avenue, Suite 450 Beaverton, OR 97008</b>		J	6/6/2013 Subordinate Mortgage  1971 14' X 70' Singlewide with top out Gentry manufactured home; 3 bed 1 1/2 bath; full deck without railing.  VALUE \$ <b>\$120,000.00</b>				<b>\$25,000.00</b>	<b>\$25,000.00</b>

**0** continuation sheets  
attached

Subtotal ►  
(Total of this page)

Total ►  
(Use only on last page)

**\$ 199,705.17** **\$ 90,417.00**

**\$ 199,705.17** **\$ 90,417.00**

(Report also on Summary of  
Schedules.) (If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

**Fill in this information to identify your case:**

Debtor 1	<b>James Melvin Wright</b>	
First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Katherine Lynne Wright</b>	
First Name	Middle Name	Last Name
United States Bankruptcy Court for: <b>Oregon</b>		
Case number (If known)	<b>15-61037-fra13</b>	

Check if this is:

- An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:  
 MM / DD / YYYY

## Official Form B 6l

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<b>Cashier</b>	<b>Direct care</b>
Employer's name	<b>Grande Ronde Food and Fuel</b>	<b>Mid Valley Rehabilitation Inc</b>
Employer's address	<b>26820 SW Salmon River Hwy</b> Number Street	<b>16700 S Highway 99W</b> Number Street
	<b>Grand Ronde, OR 97347</b> City State ZIP Code	<b>Amity, OR 97101</b> City State ZIP Code

How long employed there? **2 years**

**3 mo**

#### Part 2: Give Details About Monthly Income

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. <b>\$ 1,832.13</b>	<b>\$ 1,570.83</b>
3. Estimate and list monthly overtime pay.	3. <b>+ \$ 0.00</b>	<b>+ \$ 0.00</b>
4. Calculate gross income. Add line 2 + line 3.	4. <b>\$ 1,832.13</b>	<b>\$ 1,570.83</b>

First Name

Middle Name

Last Name

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
<b>Copy line 4 here .....</b>	→ 4. \$ <u>1,832.13</u>	\$ <u>1,570.83</u>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>286.72</u>	\$ <u>247.00</u>
5b. Mandatory contributions for retirement plans	5b. \$ <u>0.00</u>	\$ <u>0.00</u>
5c. Voluntary contributions for retirement plans	5c. \$ <u>109.96</u>	\$ <u>0.00</u>
5d. Required repayments of retirement fund loans	5d. \$ <u>0.00</u>	\$ <u>0.00</u>
5e. Insurance	5e. \$ <u>9.79</u>	\$ <u>0.00</u>
5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ <u>0.00</u>
5g. Union dues	5g. \$ <u>0.00</u>	\$ <u>0.00</u>
5h. Other deductions. Specify: _____	5h. + \$ <u>0.00</u>	+ \$ <u>0.00</u>
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ <u>406.47</u>	\$ <u>247.00</u>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <u>1,425.66</u>	\$ <u>1,323.83</u>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm <small>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.</small>	8a. \$ <u>0.00</u>	\$ <u>0.00</u>
8b. Interest and dividends	8b. \$ <u>0.00</u>	\$ <u>0.00</u>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive <small>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.</small>	8c. \$ <u>0.00</u>	\$ <u>0.00</u>
8d. Unemployment compensation	8d. \$ <u>0.00</u>	\$ <u>0.00</u>
8e. Social Security	8e. \$ <u>0.00</u>	\$ <u>0.00</u>
8f. Other government assistance that you regularly receive <small>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____</small>	8f. \$ <u>0.00</u>	\$ <u>0.00</u>
8g. Pension or retirement income	8g. \$ <u>0.00</u>	\$ <u>0.00</u>
8h. Other monthly income. Specify: <u>Lease to own payment</u>	8h. + \$ <u>400.00</u>	+ \$ <u>0.00</u>
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ <u>400.00</u>	\$ <u>0.00</u>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. <small>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.</small>	10. \$ <u>1,825.66</u>	+ \$ <u>1,323.83</u> = \$ <u>3,149.49</u>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b>		
<small>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.</small>		
<small>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: <u>None</u></small>		
11. + \$ <u>0.00</u>		
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. <small>Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies</small>	12. \$ <u>3,149.49</u>	
<small>Combined monthly income</small>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1	<b>James Melvin Wright</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Katherine Lynne Wright</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for : <b>Oregon</b>			
Case number (If known)	<b>15-61037-fra13</b>		

Check if this is:

- An amended filing  
 A supplement showing post-petition chapter 13 expenses as of the following date:  
MM / DD / YYYY  
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

- No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
  
 No  
 Yes. Debtor 2 must file a separate Schedule J.

##### 2. Do you have dependents?

	<input type="checkbox"/> No	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not list Debtor 1 and Debtor 2.	<input checked="" type="checkbox"/> Yes. Fill out this information for each dependent.....			<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Do not state the dependents' names.		<b>Son</b>	<b>31</b>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
		<b>Son's girlfriend</b>	<b>52</b>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes
				<input type="checkbox"/> No <input type="checkbox"/> Yes

##### 3. Do your expenses include expenses of people other than yourself and your dependents?

- No  
 Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues

#### Your expenses

4.	\$ <b>670.00</b>
4a.	\$ <b>30.00</b>
4b.	\$ <b>55.45</b>
4c.	\$ <b>50.00</b>
4d.	\$ <b>0.00</b>

5. Additional mortgage payments for your residence, such as home equity loans

**Your expenses**  
**\$ 0.00**

6. Utilities:

- 6a. Electricity, heat, natural gas  
6b. Water, sewer, garbage collection  
6c. Telephone, cell phone, Internet, satellite, and cable services  
6d. Other. Specify: See Attachment 1

6a. **\$ 175.00**  
6b. **\$ 45.00**  
6c. **\$ 200.00**  
6d. **\$ 135.00**

7. Food and housekeeping supplies

**\$ 650.00**

8. Childcare and children's education costs

**\$ 0.00**

9. Clothing, laundry, and dry cleaning

**\$ 75.00**

10. Personal care products and services

**\$ 50.00**

11. Medical and dental expenses

**\$ 65.00**

12. Transportation. Include gas, maintenance, bus or train fare.

Do not include car payments.

**\$ 250.00**

13. Entertainment, clubs, recreation, newspapers, magazines, and books

**\$ 60.00**

14. Charitable contributions and religious donations

**\$ 55.00**

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

- 15a. Life insurance  
15b. Health insurance  
15c. Vehicle insurance  
15d. Other insurance. Specify: \_\_\_\_\_

15a. **\$ 0.00**  
15b. **\$ 0.00**  
15c. **\$ 54.00**  
15d. **\$ 0.00**

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: \_\_\_\_\_

**\$ 0.00**

17. Installment or lease payments:

- 17a. Car payments for Vehicle 1  
17b. Car payments for Vehicle 2  
17c. Other. Specify: \_\_\_\_\_  
17d. Other. Specify: \_\_\_\_\_

17a. **\$ 0.00**  
17b. **\$ 0.00**  
17c. **\$**  
17d. **\$**

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).

**\$ 0.00**

19. Other payments you make to support others who do not live with you.

Specify: \_\_\_\_\_

**\$ 0.00**

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

- 20a. Mortgages on other property  
20b. Real estate taxes  
20c. Property, homeowner's, or renter's insurance  
20d. Maintenance, repair, and upkeep expenses  
20e. Homeowner's association or condominium dues

20a. **\$ 0.00**  
20b. **\$ 18.00**  
20c. **\$ 0.00**  
20d. **\$ 0.00**  
20e. **\$ 0.00**

21. Other. Specify: Pet supplies/vet care

21. +\$ 60.00

22. Your monthly expenses. Add lines 4 through 21.

The result is your monthly expenses.

22. \$ 2,697.45

23. Calculate your monthly net income.

23a. \$ 3,149.49

23b. - \$ 2,697.45

23c. \$ 452.04

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here:

## **Addendum**

### **Attachment 1**

**Description: Wood stove pellets**

**Amount: 50.00**

**Description: Cells phones**

**Amount: 85.00**

In re James Melvin Wright and Katherine Lynne Wright,  
Debtor

Case No. 15-61037-fra13  
(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 28, 2015

Signature: /s/James Melvin Wright  
James Melvin Wright Debtor

Date April 28, 2015

Signature: /s/Katherine Lynne Wright  
Katherine Lynne Wright (Joint Debtor, if any)

[If joint case, both spouses must sign.]

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### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,  
of Bankruptcy Petition Preparer

Social Security No.  
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature: \_\_\_\_\_

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.